



General Assembly

January Session, 2011

***Raised Bill No. 1085***

LCO No. 3493

\* \_\_\_\_SB01085INS\_\_031011\_\_\_\_\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

***AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR COLONOSCOPIES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-492k of the general statutes is repealed and  
2 the following is substituted in lieu thereof (*Effective January 1, 2012*):

3 (a) Each individual health insurance policy providing coverage of  
4 the type specified in subdivisions (1), (2), (4), (11) and (12) of section  
5 38a-469 delivered, issued for delivery, amended, renewed or continued  
6 in this state [on or after October 1, 2001,] shall provide coverage for  
7 colorectal cancer screening, including, but not limited to, (1) an annual  
8 fecal occult blood test, and (2) colonoscopy, flexible sigmoidoscopy or  
9 radiologic imaging, in accordance with the recommendations  
10 established by the American College of Gastroenterology, after  
11 consultation with the American Cancer Society, based on the ages,  
12 family histories and frequencies provided in the recommendations.  
13 [Benefits] Except as specified in subsection (b) of this section, benefits  
14 under this section shall be subject to the same terms and conditions  
15 applicable to all other benefits under such policies.

16     (b) No such policy shall impose a coinsurance, copayment,  
 17     deductible or other out-of-pocket expense for any additional  
 18     colonoscopy ordered in a policy year by a physician for an insured.  
 19     The provisions of this subsection shall not apply to a high deductible  
 20     health plan as that term is used in subsection (f) of section 38a-493.

21     Sec. 2. Section 38a-518k of the general statutes is repealed and the  
 22     following is substituted in lieu thereof (*Effective January 1, 2012*):

23     (a) Each group health insurance policy providing coverage of the  
 24     type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-  
 25     469 delivered, issued for delivery, amended, renewed or continued in  
 26     this state [on or after October 1, 2001,] shall provide coverage for  
 27     colorectal cancer screening, including, but not limited to, (1) an annual  
 28     fecal occult blood test, and (2) colonoscopy, flexible sigmoidoscopy or  
 29     radiologic imaging, in accordance with the recommendations  
 30     established by the American College of Gastroenterology, after  
 31     consultation with the American Cancer Society, based on the ages,  
 32     family histories and frequencies provided in the recommendations.  
 33     [Benefits] Except as specified in subsection (b) of this section, benefits  
 34     under this section shall be subject to the same terms and conditions  
 35     applicable to all other benefits under such policies.

36     (b) No such policy shall impose a coinsurance, copayment,  
 37     deductible or other out-of-pocket expense for any additional  
 38     colonoscopy ordered in a policy year by a physician for an insured.  
 39     The provisions of this subsection shall not apply to a high deductible  
 40     health plan as that term is used in subsection (f) of section 38a-520.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>January 1, 2012</i>	38a-492k
Sec. 2	<i>January 1, 2012</i>	38a-518k

**INS**            *Joint Favorable*

